

In re:
Hayward L. Ruff
Yvette D. Cooley-Ruff
Debtors

Case No. 18-17384-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: May 20, 2022

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Hayward L. Ruff, Yvette D. Cooley-Ruff, 101 W Nedro Ave, Philadelphia, PA 19120-2423
14226328	+ Philadelphia Federal Credit Union, 12800 Townsend Road, Philadelphia, PA 19154-1095
14242879	+ Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3F

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 20 2022 23:56:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 21 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 20 2022 23:56:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14226298	Email/Text: bankruptcydept@applefcu.org	May 20 2022 23:56:00	Apple Federal Credit Union, PO Box 1200, Fairfax, VA 22038-1200
14257380	+ EDI: TCISOLUTIONS.COM	May 21 2022 03:58:00	Bank of Missouri, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657
14318339	Email/Text: megan.harper@phila.gov	May 20 2022 23:56:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14237959	EDI: CAPITALONE.COM	May 21 2022 03:58:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14259534	EDI: Q3G.COM	May 21 2022 03:58:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14275593	Email/Text: FMClaims@Firstmarkservices.com	May 20 2022 23:56:39	Firstmark Services, PO Box 82522, Lincoln, NE 68501
14601131	Email/PDF: resurgentbknofications@resurgent.com	May 21 2022 00:04:41	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
14256290	Email/PDF: resurgentbknofications@resurgent.com	May 21 2022 00:04:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14248121	Email/PDF: MerrickBKNotifications@Resurgent.com	May 21 2022 00:04:36	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14238213	+ EDI: NFCU.COM	May 21 2022 03:58:00	NAVY FEDERAL CREDIT UNION, PO BOX

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			3000, MERRIFIELD, VA 22119-3000
14256872	EDI: NAVIENTFKASMSERV.COM	May 21 2022 03:58:00	Navient PC TRUST, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
14259130	EDI: NAVIENTFKASMDOE.COM	May 21 2022 03:58:00	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO Box 9635, Wilkes Barre, PA 18773-9635
14258820	EDI: PRA.COM	May 21 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14259226	+ Email/PDF: ebnotices@pnmac.com	May 21 2022 00:04:43	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
14238486	+ EDI: JEFFERSONCAP.COM	May 21 2022 03:58:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14253967	EDI: Q3G.COM	May 21 2022 03:58:00	Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788
14251308	+ EDI: LCITDAUTO	May 21 2022 03:58:00	TD Auto Finance LLC, Trustee Payment Dept., PO Box 16041, Lewiston, ME 04243-9523
14259354	+ Email/Text: bncmail@w-legal.com	May 20 2022 23:56:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14257203	+ Email/Text: bankruptcygroup@archmi.com	May 20 2022 23:56:00	United Guaranty Commercial Insurance Co of NC, PO Box 20327, Greensboro, NC 27420-0327
14256871	EDI: NAVIENTFKASMSERV.COM	May 21 2022 03:58:00	VL FUNDING, c/o Navient Solutions, LLC, PO BOX 9640, Wilkes-Barre, PA 18773-9640
TOTAL: 23			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14260293	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court., Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14259355	*+	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2022 at the address(es) listed below:

Name	Email Address
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District/off: 0313-2

User: admin

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JASON BRETT SCHWARTZ

on behalf of Creditor Philidelphia Federal Credit Union jschwartz@mesterschwartz.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARTIN A. MOONEY

on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com

MICHAEL D. SAYLES

on behalf of Debtor Hayward L. Ruff midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

MICHAEL D. SAYLES

on behalf of Joint Debtor Yvette D. Cooley-Ruff midusa1@comcast.net
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	<u>Hayward L. Ruff</u>	Social Security number or ITIN	xxx-xx-3564
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Yvette D. Cooley-Ruff</u>	Social Security number or ITIN	xxx-xx-3549
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-17384-mdc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Hayward L. Ruff

Yvette D. Cooley-Ruff
aka Yvette D. Ruff

5/19/22

By the court: Magdeline D. Coleman
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.